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PATENT

UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Patent application of : Attorney Docket No:
James E. Greenwood, et al. : 37861-150995
: (9756-2)
Serial No.: 09/834,514 :
Confirmation No.: 5792 : Group Art Unit:
: 2161
Filed: April 13, 2001 :
: Examiner:
For: METHOD FOR AUTOMATED AND : Daniel S. Felten
INTEGRATED LENDING PROCESS :

RESPONSE TO OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This is in response to the Non-final Office Action that was mailed from the U.S. Patent and Trademark Office on September 14, 2005. This response is being submitted within the three-month shortened statutory period for response set in the office action. No fee is believed to be due in connection with this response. If any fee is due, authorization is hereby provided to charge the fee, or credit any over-payment, to Deposit Account No. 50-0573.

Amendments to the Claims are included in the listing of claims beginning on page 2.

Remarks begin on page 7.

**CERTIFICATE OF MAILING
UNDER 37 C.F.R. 1.8(a)**

I hereby certify that this paper, along with any paper referred to as being attached or enclosed, is being deposited with the United States Postal Service on the date indicated below, with sufficient postage, as first class mail, in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231.

BY *Catharina N. Oliveira*

DATE: *December 13, 2005*